

AMY BERKOWITZ-ORTIZ

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November 14, 2017

Chambers, Hon. Nancy Hershey Lord
Clerk US Bankruptcy Court
271-C Cadman Plaza East
Brooklyn, NY 11201
Att: Clerk's Office

Re: Begum S. Nassa
Chapter 13
Case No. 17-43078-nhl
Loan. No. 0494

Dear Judge Lord,

Please allow this letter to serve as a written status report, submitted on behalf of the Debtor.

On October 24, 2017 this office filed a Second Appeal Letter due to a significant change in the Debtor's circumstances, in that her income has increased by \$3,200.00 per month. She is currently renting another portion of her home for \$1,200.00 per month and her spouse is now employed and receiving \$2,000.00 per month. Proof of such income was sent to lender and lender's attorney, see attached hereto. This increases Debtor's total monthly income to \$11,100.00 a month. The Second Appeal Letter is attached hereto

Although the Debtor has sufficient income and believes she can afford a modified monthly payment, the Lender will not offer the Debtor a modification and has advised that she has already been denied. I am unsure whether the Debtor was evaluated for any modification program with this new, higher income. I would ask that she be evaluated for a modification program so that she does not lose her home.

Sincerely,



Amy Berkowitz-Ortiz

AMY BERKOWITZ-ORTIZ
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October 24, 2017

Well Fargo Home Mortgage
MAC X9999-01N
1000 Blue Gentian Road
Ste. 300
Eagan, MN 55121

SECOND APPEAL LETTER

Re: Begum Nassa
Loan No. 0533090494
Premises: 58-64 43rd Avenue, Woodside, NY

Dear Sirs,

The Debtor, through my office, submitted to the lender's attorney, a full modification package with all requested documents on August 16, 2017. My office then received a Denial Letter, just a week later, dated August 21, 2017 which stated that the Debtor was denied after being reviewed for Proprietary Step Program. The Denial Letter stated that the Debtor did not meet the requirements of that program and that they were unable to create an affordable mortgage payment that meets the requirements of that program. The letter did not specify what other programs the Debtor was reviewed for. An Appeal Letter dated September 22, 2017 was submitted by my office to the lender and the lender's attorney on September 26, 2017. The letter specifically laid out two repayment plans that the Lender could formulate that would allow the Debtor an affordable modified payment.

On September 26, 2017, this office attended the loss mitigation status conference and explained to the Court that the Denial Letter was not detailed in that it did not explain what other programs the Debtor was reviewed for. The Court directed the lender's attorney to have a more detailed Denial Letter sent out, showing what other programs the Debtor was reviewed for. On October 3, 2016, my office received a Denial Letter dated October 2, 2017 which stated that "we have determined that you still do not meet the

requirements of a loan modification.” Once again, the Denial Letter does not state what modification programs the Borrower was reviewed for. (See attached Denial Letter.)

Since the last loss mitigation status conference, the Debtor’s circumstances have changed in that the monthly income has increased. The Debtor is now renting to an additional tenant for the sum of \$1,200.00 per month. (See attached Letter from Tenant.) In addition, the Debtor’s spouse is now employed and will contribute \$2,000.00 a month to the household. (See attached Letter from Spouse) This is an additional \$3,200.00 per month in income. When added to the monthly income listed in the Modification Application, that being \$4,000.00 income and \$3,900 rental income, the grand total of monthly income is now \$ 11,100.00.

The Debtor is appealing the decision based on the fact that she with her combined earned income and rental income, will be able to make monthly payment to Wells that she could afford. Therefore, Wells can definitely create an affordable mortgage payment for the Debtor, which would allow the Debtor to remain in her home with her family.

We appeal the Lender’s decision due to the fact they the Debtor’s income has increased and the Lender can create an affordable monthly payment for this Debtor.

If you have any questions, please contact me at the above number.

Very truly yours,



Amy Berkowitz-Ortiz

cc: Gross Polowy, LLC

10/11/17

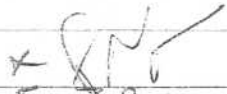
BEGUM S. NASSA

58-64 43 Rd Ave.

WOODSIDE N.Y 11377.

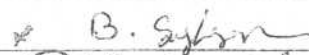
FEB 25th 2017

THIS AGREEMENT TO RENT THE LOWER
FLOOR OF MY HOUSE TO MR F. ZAMAN
FOR TWELVE HUNDRED DOLLAR PER MONTH (\$1200⁰⁰).
THIS RENT WILL START MARCH 1ST 2017.


* 

F. ZAMAN (TENANT)



* 

BEGUM NASSA (OWNER)


10-13-2017

Manjur Alam

58-64 43rd Avenue, Woodside, NY 11377

646-288-2451

October 11, 2017

Re: Begum Nassa

Loan No. 0533090494

Property address: 58-64 43rd Avenue, Woodside, NY

I, Manjur Alam, am the spouse of the borrower, Begum Nassa and I reside with our family at 58-64 43rd Avenue, Woodside, NY.

I am currently employed and receiving \$2,000.00 a month. I am going to contribute \$2,000.00 a month to my spouse, Begum Nassa, toward the monthly household income. Please include this amount in the total monthly income listed in the loan modification application and/or Uniform Borrower Assistance Form.

If you need any further information from me, please contact me at the above number.

Manjur Alam
Manjur Alam



Allison Gomez
10-13-2017